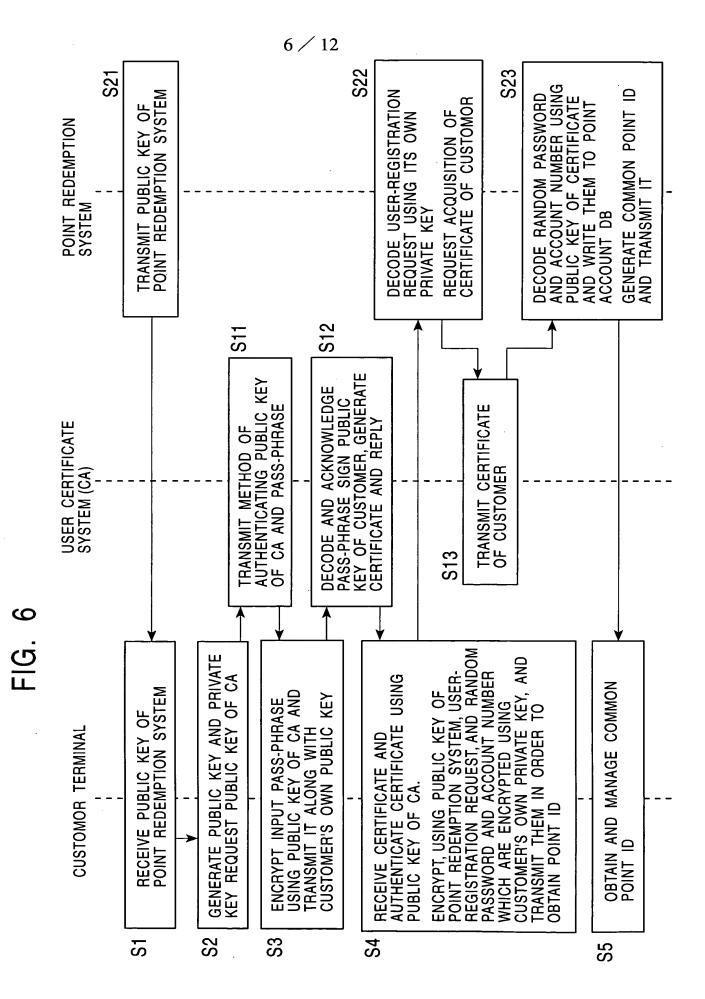


COMMUNICA-TION UNIT 49 52 STORAGE UNIT 47 SPEAKER 51 INPUT/OUTPUT INTERFACE RAM DISPLAY 48 MICRO-PHONE 20 42 ROM KEYBOARD 46 SPU MOUSE 45 **⊘**I

**ω** ٥ ٥ 41-ELECTRONIC ACCOUNT BOOK DB DRIVE 65 ~63 ~61 64 တ COMMUNICATION CONTROL DVICE MEMORY \22 FINANCIAL GATEWAY FINANCIAL NETWORK FIG. 4 POINT ACCOUNT DB DISK I/O CPU COMMUNI-CATION CONTROL DVICE 62 OPEN NETWORK

~94 ~95 ~96 Ô Î **S**I-DRIVE 84 6 ~92 83 POINT ACCOUNT DB MEMORY DISK I/O CPU ~82 OPEN NETWORK



## FIG. 7

CUSTOMER PUBLIC KEY K<sub>P1</sub> CERTIFICATE

CUSTOMER PUBLIC KEY K<sub>P1</sub>

ENCRYPTION USING PRIVATE KEY K<sub>S3</sub>

OF USER CERTIFICATE SYSTEM

HASH VALUE OF
CUSTOMER PUBLIC KEY K<sub>P1</sub>

FIG. 8

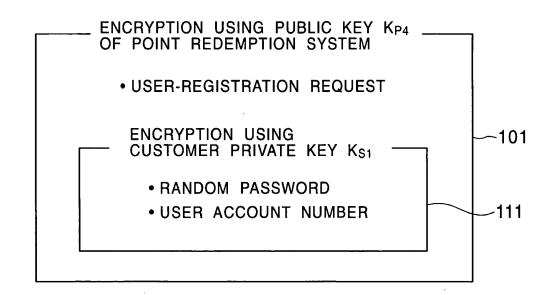


FIG. 9

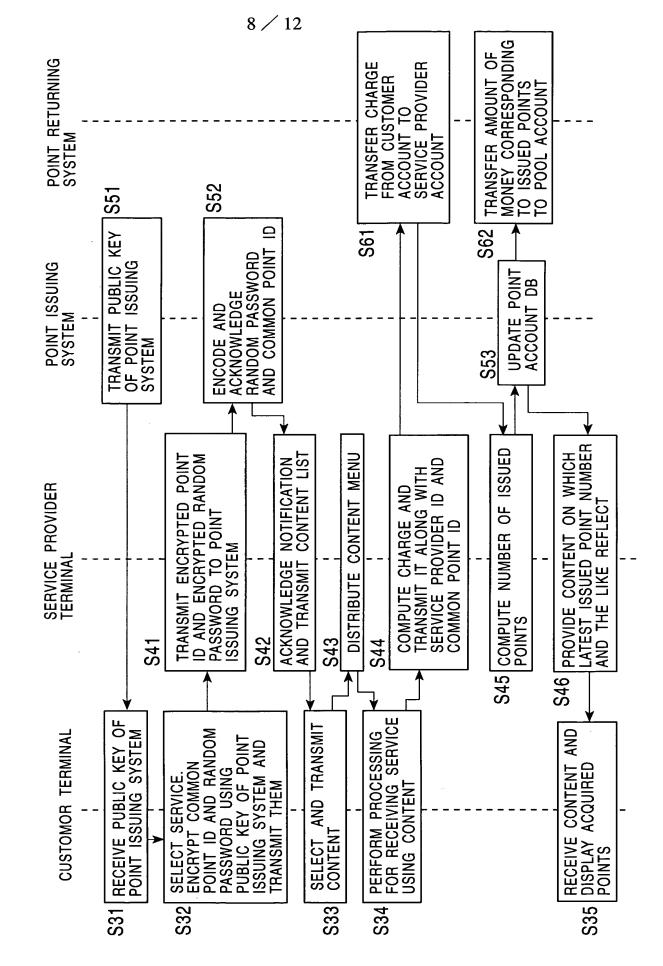


FIG. 10A

SERVICE PROVIDER ID	FINANCIAL INSTITUTION ID	ACCOUNT NUMBER
0001	0003	5671234

:1G. 10B

REDEMPTION RATE	8.0	,
SERVICE PROVIDER ID	1000	
EXPIRY DATE	20000731	
DATE OF ACQUISITION EXPIRING DATE	19990801 20000731	
NUMBER OF ACQUIRED POINTS	200	
ACCOUNT NUMBER	1234567	
FINANCIAL INSTITUTION ID	0005	
PASS- WORD	XXXXXX	
COMMON POINT ID	100001001 XXXXXX 0002	

## FIG. 11

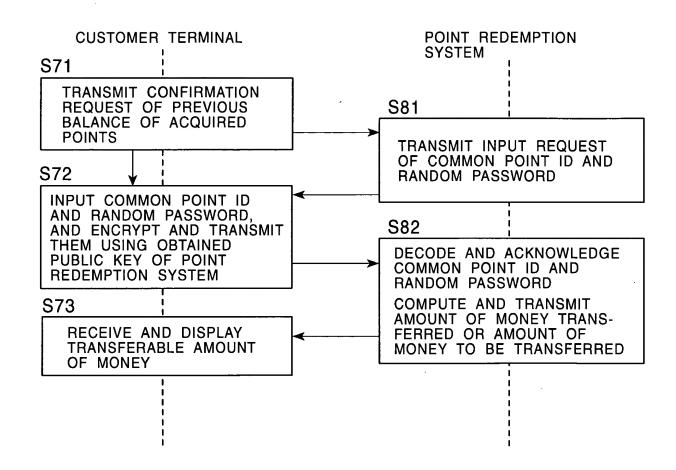


FIG. 12

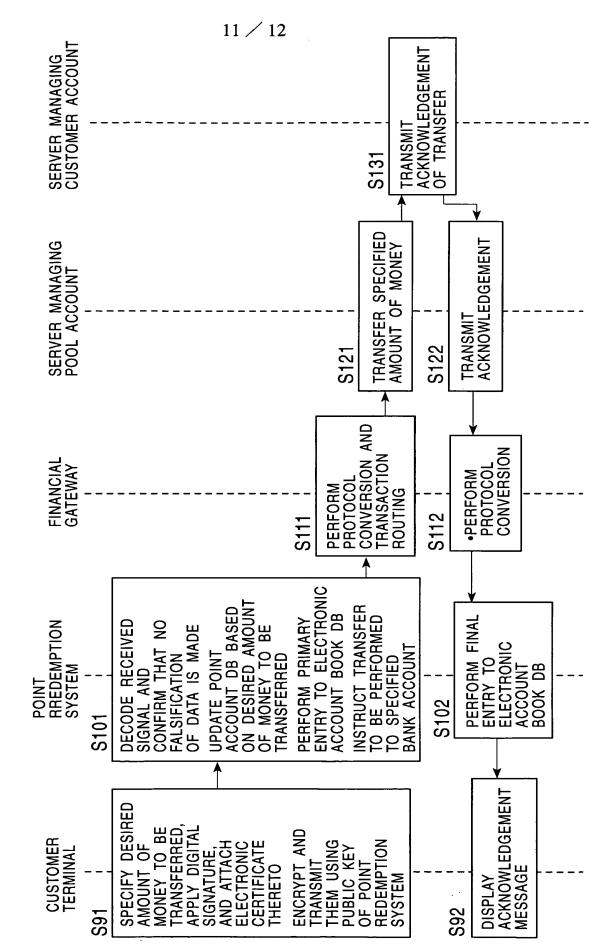


FIG. 13

COMMON POINT ID	CUMULATIVE POINTS BEFORE TRANSFER	TRANSFER DATE	POINTS TRANS- FERRED	REMAINING POINTS
100001001	16500	19990830	15000	1500

FIG. 14

PRIMARY ENTRY DATE	FINAL ENTRY DATE	COMMON POINT ID	POINTS TRANS- FERRED	AMOUNT OF MONEY TRANS- FERRED	REDEMPTION RATE
19990529	19990530	100001013	10000	8000	0.8
19990530	19990531	100001021	5000	4000	0.8